

ODCSPER RETIREMENT SERVICES OFFICE: ARMY ECHOES
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Department of Defense Health Care Survey

DOD has released results from its spring 1995 health care survey.

Dr. Stephen C. Joseph, assistant secretary of Defense for Health Affairs, commented, "This survey solidly reinforces our determination to pursue TRICARE (DOD's managed health care program), which is designed to facilitate access to care at all levels of the medical continuum. Access to military health care is our Number One problem."

Joseph remarked, "It is interesting that members of retiree households gave higher ratings than members of active duty households for all aspects of care surveyed. It may reflect differences in age, and satisfaction generally increases with age.... The active duty felt most satisfied with financial aspects of their care, including protection from financial hardship, while retirees under age 65 were most satisfied with the quality of their care."

The survey included more than 160,000, randomly selected, active duty personnel, retirees, family members and survivors and dealt with issues such as access to health care, satisfaction with military and civilian providers, health status, and use of health care and preventive services. About 54 percent returned their questionnaires.

Results showed that the majority of beneficiaries (58 percent) rely on military facilities for their care, ranging from 92 percent of active duty personnel to 35 percent of retirees age 65 or older. Three-quarters of military beneficiaries reported they had made at least one outpatient visit in the previous 12 months, while 12.5 percent said they had spent at least one night in the hospital during the same period. Those who used military facilities rated their satisfaction at 3.4 on a scale of 1 to 5 -- 5 being excellent. Beneficiaries expressed higher satisfaction with quality of care than with access to care.

More than 95 percent said they have a place where they usually go for health care. About 88 percent of the active duty members using a military facility for care reported travel time under 30 minutes. Non-active duty beneficiaries with short travel time ranged from 88 percent for active duty family members to 64 percent for retirees over 65.

About 45 percent of active duty and their family members reported that they waited one week or less for a scheduled appointment. Only 33 to 38 percent of other types of beneficiaries waited a week or less.

Survey results will be used by both DOD policy makers and local medical facility commanders to improve the delivery of care to military beneficiaries. DOD will conduct similar surveys annually. The 1996 survey effort has begun and will be one of the tools used to assess changes in health care delivery under TRICARE.

Highlights from Headquarters

Our retired community continues to be the only element of the Federal government that continues to grow. As of Sept. 30, 1996, we have 637,004 retired soldiers. We range in age from 18 (our youngest disability soldier) to over 100. In *Echoes*, we try and address items of interest to all, but with that 80+ year age span, that is sometimes difficult. Again, we solicit your ideas on what type of articles would be most helpful.

Legislative actions are somewhat slowed while the President, some of our Senators and all members of the House concentrate on re-election issues. It's a voting year, make sure you exercise your right to vote. If you can't get to the polls, contact your local government election offices and see how you can get an absentee ballot. Voting is a key tenet of our democratic system - exercise that right to express your opinions.

Legislation has been passed to ensure that our Cost of Living Adjustments (COLAs) will be in our January checks in 1997. The COLA will be 2.9 percent for most retirees. This is a good time to remind those of you that still receive your checks by mail to make a change and have that money sent to your banking/financial institution. It's much safer, to prevent that check from getting lost in the mail, and also much cheaper for the government. Contact your Retirement Services Officer (RSO) or the appropriate Finance Center listed on pages 9 or 10 to find out how to make this change.

Finally, a reminder for all our active duty, retirement-eligible soldiers, who are receiving Echoes. You don't need to be retired to use our services. Contact the RSO that services your area for advice on how to best prepare for retirement. It's never too early to start planning.

Thanks for your support.

GARY F. SMITH
Chief, Army Retirement Services

Attention "Gray area" Retirees
--Change to RCSPB/health Care Link

A law change, effective Feb. 10, 1996, removed the requirement that Reserve retirees must elect to participate in the Reserve Component Survivor Benefit Plan (RCSBP) Option B or C in order for their surviving dependents to be eligible for medical care when the member would have reached age 60, should the member die before reaching age 60. Call your Retirement Services Officer (RSO) for details.

Attention Soldiers with 19+ years of Service
--Retirement is Coming

If you're an active duty soldier who has just started receiving Army Echoes, don't panic, the Army is not trying to get rid of you. We are trying to send Echoes to all soldiers with 19+ years of active duty to help you prepare for retirement, whenever you decide to make that move. Reading Echoes and visiting your Retirement Services Officer (RSO) can help you and your family prepare for one of the biggest transitions in your life, from active duty to retirement.

The computer tape used to mail Echoes to soldiers with 19+ years of active duty is drawn from your personnel file. We have been told that home addresses are maintained for officers and unit addresses for NCOs. If you know anyone with 19+ years of service who isn't getting Echoes, suggest they visit the RSO to get a copy and check the address in their personnel files.

AFAP Set for March 1997

The Army Family Action Plan (AFAP) Planning Conference is scheduled for Mar. 10-14, 1997. At AFAP, delegates from all parts of the Army family_ active duty, Reserve, National Guard, retiree, and family member _ gather to discuss issues affecting the Army family and report the top five

issues to the Vice Chief of Staff. Delegates also vote on and report the five top services. At the 1995 AFAP, retiree benefits were among the top five services and health care for retirees over 65 was one of the top five issues.

The 1997 conference marks the change from an annual to a biennial AFAP. Installation and major command (MACOM) conferences will still be annual. At installation and MACOM conferences, delegates discuss issues affecting Army families and decide which can be addressed at the installation or MACOM level and which need to be forwarded to the biennial conference.

To find out how to get involved with AFAP, contact the AFAP coordinator at your installation.

Although AFAP is no longer held annually, Army Chief of Staff GEN Dennis J. Reimer said, "It is still a vital sensing tool for indicating where the 'hot buttons' at the elementary, grass roots level are as we continue to shape the force for the XXIst Century."

Outreach to Gulf Vets and Doctors

DOD encourages physicians and others to call a special toll-free telephone number when they believe they have medical information about the causes of health problems, including reproductive health problems, suffered by Gulf War veterans. For this purpose, a toll-free DOD Incident Reporting Line has been set up at 1-800-472-6719. All recorded information is sent to the Persian Gulf Investigative Team in Washington, D.C.

DOD GulfLINK (<http://www.dtic.dla.mil/gulflink/>) is a Web site devoted to Gulf War issues. It provides users with access to a variety of topics, including reports on Gulf War veterans' illnesses.

AER Offers Help with Tuition

Army Emergency Relief (AER) reminds retirees with dependent children who are already pursuing post secondary vocational or undergraduate studies or who are planning to attend these programs after high school graduation that AER has financial assistance available.

AER has a scholarship program for students who study at undergraduate, technical or vocational institutions accredited by the U.S. Department of Education or at a prep school for a service academy. Eligible students must be 22 years of age or younger, unmarried and dependents of active duty, retired or deceased soldiers.

Applications for AER scholarships are available by mail only from AER HQ between November 1 and February 22. Completed applications must be postmarked by March 1 for the upcoming academic year.

Applicants will be notified by letter on May 15 whether they have been awarded a scholarship. Scholarships are awarded based primarily on relative financial need, but academic achievements and individual accomplishments are also considered. Scholarships awarded are grants for \$500 to \$1500; they can be used for all education costs such as tuition, living expenses and books. Students must reapply each year and be in good academic standing (minimum GPA of 2.0 on a 4.0 scale).

To obtain an application, mail the form to Army Emergency Relief; Education Department (RTD); 200 Stovall St.; Alexandria, VA 22332-0600.

Cleveland Offers AVRS Pointers

Automated Voice Response System (AVRS) was designed with you and your needs in mind. The Defense Finance and Accounting Service-Cleveland Center, Retired Pay, has reduced the time you will spend on the telephone waiting for customer service representatives. By using AVRS, you can obtain information on your specific account, verify your payment or correspondence address, and obtain mailing address or FAX number. This information is available by dialing the toll-free number at 1-800-321-1080.

Using AVRS is simple. The system will take you through each step, telling you which telephone keys to press on a touch-tone telephone to obtain the information you want. If you do not have a touch-tone telephone number, the system asks you to speak the numbers.

AVRS is available for your convenience 24 hours a day, except on Sunday, and works with either a touch-tone or rotary telephone. Your account information requires the successful entering and matching of both your Social Security number (SSN) and a confidential Personal Identification Number (PIN). Your PIN, when combined with your SSN, allows you to obtain specific information on your personal account.

If your PIN is ever lost, stolen, forgotten, or if you suspect someone has gained access to it, you should contact DFAS-CL immediately at 1-800-321-1080 and a new PIN will be assigned.

You also have the option of customizing your PIN. Your PIN must be four numeric characters. When you call AVRS, the automated system will talk you through the process and confirm that a PIN change has been made. This can be done only one time per day.

We encourage you to take advantage of the features AVRS provides. Once you've experienced the world of AVRS, you will see improved service to you, the customer!

Features include: tax information, allotments/bonds, current monthly pay, year-to-date tax, Survivor Benefit Plan deductions, and Department of Veterans Affairs payments.

Are you PINless?

Do you know where your PIN is?

Feedback received at Retiree Activity Days indicates that some retirees either never received, have forgotten or misplaced their Personnel Identification Number (PIN) which DFAS's Cleveland Center mailed to them in 1995. Your PIN (used with your Social Security Number) is the key to accessing information from your retired pay account 24 hours a day using your telephone and the AVRS .

If you find yourself PINless, there are two ways to correct this situation. First, you can call the Cleveland Center at 1-800-321-1080 and, after hearing the first recorded message, press zero to speak to a customer service representative who will assign a new PIN. Second, you can write to DFAS-CL and ask that a new PIN be assigned. The address is DFAS-CL/FR, PO Box 99191, Cleveland, OH 44199-1126.

Providing for Your Survivors

Are you approaching retirement? If so, possibly the biggest decision you'll make before you hang up the green suit is whether the Survivor Benefit Plan (SBP) is the foundation upon which you

can build a strong estate package. Since your retired pay entitlement dies with you, participating in SBP is the only way to continue a portion of that pay to your survivors.

Did you know that if you are a 42-year old, non-disabled enlisted male at retirement whose spouse is 40, there is a 66 percent chance that you will die first? Also, 70 percent of spouses outlive retirees by 15 years; 50 percent by 19 years; and 10 percent by 34 years. Knowing that, can your family's lifestyle be maintained with the sudden stoppage of military retired pay? While \$100,000 of insurance may sound like a lot, could it last for 34 years?

Although the final decision rests with you and your spouse, the Army gives you a valuable resource to use in preparation for that decision _ Army Retirement Services Officers (RSOs). Just as they guide you through all the twists and turns of retirement out-processing, RSOs explain all the facets of SBP. In counselling, the RSOs' primary goal is to prevent soldiers from forfeiting SBP at retirement without full knowledge of what is being given up.

Our advice is that you and your spouse give your RSO the opportunity to debunk the myths about SBP and to illustrate SBP's "real" after-tax cost and value. We ask only that you open your mind, read the literature, study the computer analysis, ask questions, and, above all, resist the temptation to make a short-sighted decision.

Are you already retired? If so, and if you decided at retirement that SBP participation was not for you, please get something to provide financial support for your loved ones after your death.

Active Duty Info--Get to Know your RSO

What would you think about a soldier who goes to a battle with an unknown enemy in a foreign territory with no battle plan? You'd think that soldier was going to have a really hard time.

Well, retirement is a battle many soldiers and families approach unprepared. Once you're retired, what will your benefits be? When you leave active duty, where will you get medical care? Will you need a new ID card? As a retiree, you will still be part of the Total Army, but your rights, benefits and obligations will not be exactly the same as when you were on active duty.

To win the retirement battle, you need to remember three important letters _ RSO. RSO stands for Retirement Services Officer, someone who can answer the previous questions and many more dealing with life after active duty.

Even if retirement is several years away, make it a point to meet your RSO. Ask for a copy of the installation retiree newsletter, published by the RSO for area retirees. Ask to borrow one of the videotapes on retirement or the Survivor Benefit Plan (SBP).

To meet and chat with those who've already fought the retirement battle (and to hear experts speak on retirement and related subjects), volunteer to help with a Retiree Activity Day (RAD). A RAD is an annual gathering of the retirees and families, hosted by the RSO, to hear speakers from Army Retirement Services, the Defense Finance and Accounting Services's Retired and Annuitant Pay Centers, Social Security, the Department of Veterans Affairs, CHAMPUS/TRICARE, the installation hospital, the installation legal office and other sources to talk about retirement and retirement benefits. By volunteering for a RAD you can meet retirees, learn about your benefits and help cut down some of the long hours the RSO puts in preparing for this mega-event.

So don't enter your retirement battle without a plan, see your RSO.

Visiting Germany? Know Your Privileges

Many retirees (and service members) receive an unpleasant surprise when they try to shop at U.S. military exchanges and commissaries overseas. Some foreign governments limit access to the American military sales facilities in their countries and often ban tourists from shopping there, whether they are in the U.S. forces or not. Always check in advance when vacationing in foreign countries with U.S. bases to see what kind of access you will have.

For example, in Germany, where most U.S. forces in Europe are stationed, only U.S. personnel stationed in Europe may shop in exchanges and commissaries.

"The German government grants the forces stationed here the privilege of tax-free shopping," said Norman W. Kaucher, staff coordinator at the European Command's customs executive agency. "Tax-free shopping is a very important benefit to service members stationed in a high-cost country like Germany," he added. "But one condition of that privilege was that we limit access to the sales facilities and tourists were not authorized shopping privileges. They are expected to pay the same taxes the locals do," he continued. ID card checkers are posted at the doors of U.S. facilities to ensure this.

"This is something often misunderstood by servicemembers and retirees who live stateside and come here to visit," Kaucher explained. "They feel they have served their country and deserve to shop in any exchange they want. Unfortunately, they do not realize that the controls serve to maintain the tax-free shopping privileges of the service members and civilians stationed in Germany." He went on to say the U.S. military police are active in preventing misuse of the system so as to keep the American government's side of the status of forces agreement made with the German government.

One concession made by the German government does allow military retirees to buy non-rationed items in U.S. facilities if they are to stay in Germany more than 30 days. However, they must register at a military customs office and are also expected to pay 20 percent in tax and duty to German authorities on everything they buy at U.S. exchanges and commissaries.

For more information, you can write to the Retirement Services Officer who oversees Germany at: Commander, 1st Personnel Command, ATTN: AUEPE-PSSD-RSO, Unit 29058, APO AE 09081-5604.

Medicare B Open Enrollment

Retirees and family members are **not** eligible for TRICARE or CHAMPUS if over age 65 and eligible for Medicare. To better serve retirees and spouses in this category, we are printing more information on Medicare.

If you have not enrolled in Medicare Part B, you should consider enrolling during the annual general enrollment period -- January 1 through March 31, **but you may be charged a penalty for late enrollment. (see end of article.)**

Medicare has two parts. Part A (hospital insurance) helps pay for inpatient hospital care, inpatient care in a skilled nursing facility, home health care, and hospice care. Part B (medical insurance) helps pay for doctors' services, outpatient hospital services, durable medical equipment, and some other medical services and supplies not covered by Part A.

While Part A has deductibles and premiums, most people do not pay premiums for it. Part B has premiums, deductibles and coinsurance that you must pay yourself or through coverage by another insurance plan.

Most U.S. residents can enroll in Part B at age 65 or older. If you do not enroll in Part B during your initial enrollment period (a seven-month period that begins three months before your 65th birthday), you must wait until the annual general enrollment period. ***If you wait until the general enrollment period to enroll in Part B, you may be charged a penalty.*** Your monthly premium can be increased by 10 percent for each 12-month period you could have had Part B but did not enroll. You might avoid this penalty for late enrollment in Part B if you were enrolled in an employer group health plan when you were first eligible for Medicare.

For more information, call Social Security at 1-800-772-1213.

TRICARE PRIME Drops \$5 fee for Installments

Families who pay their TRICARE Prime annual enrollment fees in quarterly installments do not have to add a \$5 processing fee to the payments. The Defense Authorization Act for Fiscal Year 1996, section 713, specified that the annual enrollment fee for TRICARE Prime (TRICARE's HMO-type health care option) may be paid over four quarters "without imposing additional costs on covered beneficiaries..."

TRICARE or CHAMPUS

--Where you file Claims depends on your Program

If you live in one of the Department of Defense Health Service Regions in which the TRICARE uniform benefits managed-care program is in operation, where you send your claims for civilian care received under TRICARE Standard depends on where you live. If you live in a part of the country where the changeover to TRICARE hasn't occurred yet, where you send your standard CHAMPUS claims will be governed by where you received the care. If you're not sure where to send a claim, contact the Health Benefits Advisor at the nearest military medical facility, or get in touch with the nearest TRICARE service center.

The TRICARE program has been implemented in Washington, Oregon, part of northern Idaho, California, Hawaii, Arkansas, Oklahoma, most of Texas (except the triangular corner of southwestern Texas that includes El Paso,) Louisiana, Florida, Georgia, Alabama, South Carolina, Mississippi and Tennessee.

The rest of the Southwest and the Midwest will come under TRICARE in early 1997. The Northwest and Mid-Atlantic states will follow in late 1997.

Headstones and Markers

Following are guidelines for the inscription of government monuments provided by the National Cemetery System.

Three inscription lines are mandatory and must be included on all government monuments: Name, branch of service, year of birth and death. (If the remains are not buried and the headstone is a memorial, the words "in memory of" are mandatory before the authorized inscription data.)

Optional items which may be inscribed at government expense are: military grade, rate or rank, war service, month and day of the dates of birth and death, religious emblem, and valor awards and the Purple Heart.

Additional items may be inscribed at private expense, subject to VA approval, below the standard inscription and subject to space limitations. Some additional inscription items may, of necessity, be placed on the rear of the head- stone. Such items may be terms of endearment, nicknames (not unseemly in nature) in expressions such as "our beloved Poppy", or representations of civilian or military accomplishment such as Doctor. The manufacturer will bill the applicant for the cost of the additional inscription.

The rank shown is the highest federally recognized grade, rank and rating, including those obtained in the Reserve, Army or Air National Guard. Ranks obtained in the Reserve must be in the same branch in which the Reservist had prior active duty. More than one branch of service may be shown, space permitting.

Year of birth and year of death are mandatory items (date of birth may be omitted for personal reasons, when requested). Full dates (month, day and year) or partial information (month and year) may also be shown.

If you wish to include a religious emblem, you choose it from the 31 emblems available. No substitutions are permitted.

If you need to request replacement of an old stone monument, show the exact inscription on the existing monument. The Office of Memorial Programs will duplicate old inscriptions whenever possible.